# Protecting and improving affordable housing

- 3.126 Policy H5 seeks to protect all affordable housing floorspace in the broad sense of housing that is provided at less than market costs due to the character of the homes, the occupants, or the providers, or a formal affordable housing designation. It seeks particularly to protect:
  - social-affordable rented housing and intermediate housing managed by the Council, Housing Associations and other Registered Providers;
  - key-worker accommodation such as nurses' homes and hostels; and
  - other low cost housing provided in connection with a job such as a caretaker's flat.
- Other policies in this section also provide more specific provisions protecting particular types of housing as follows:
  - housing for older people, homeless people and vulnerable people is protected by Policy H8;
  - student housing is protected by Policy H9;
  - other housing where occupiers do not live as a family but are long-term residents sharing some rooms and/ or facilities (such as bedsits) is protected by Policy H10.
- 3.128 Losses of affordable housing may not always be subject to planning control, for example where the housing is ancillary to another primary use (e.g. a nurses' home provided as part of a hospital) and no change is proposed to the primary use.

## Policy H5 Protecting and improving affordable housing

The Council will aim to secure sufficient high quality affordable homes of different types and sizes to meet the needs of existing and future Camden households who are unable to access market housing and create mixed, inclusive and sustainable communities by:

- a. regenerating existing estates and providing more and better affordable homes at an appropriate density through the Community Investment Programme and Better Homes Programme; and
- b. protecting existing affordable housing floorspace of all types.

#### Regenerating estates and homes

As part of the Council's Community Investment Programme (CIP) we are undertaking widespread estate regeneration and works to existing homes to ensure that the Council tenants live in good quality accommodation that meets contemporary standards. Through estate regeneration and other CIP proposals, we will replace 650 Council rented homes which are too expensive to repair and maintain, build 750 new affordable homes (including new Council rented homes) and build 1,650 new market homes that will be offered to local people

first. Estate regeneration also aims to deliver wider benefits by tackling health inequality, helping local residents to take advantage of growing employment opportunities, and making our communities more sustainable and resilient.

3.130 CIP proposals will generate funds for the Council's ongoing "Better Homes" programme, which refurbishes existing Council homes. Since the Better Homes programme started in April 2011 around £50 million has been invested each year and thousands of Council homes have been improved, but many homes still need work to kitchens, bathrooms, wiring, windows, roofs, heating, lifts and other aspects of the structures and fittings. We estimate that investment of over £50 million in our Council housing will be needed every year for the next 30 years.

#### Loss of affordable housing

- 3.131 As indicated in "Policy H4 Maximising the supply of affordable housing", Camden has a particularly large requirement for additional affordable homes. However, the stock of formally designated affordable homes in the borough fell between 2001 and 2011, widening that gap between need and supply. The 2011 Census showed a reduction of 2,000 in the number of households living in social rented homes, only partly off-set by the emergence of just under 700 households occupying affordable homes in shared ownership. In the last 20 years there has also been a reduction in the amount of housing provided for nurses and other health service workers, including the loss of hostels in Guilford Street (formerly attached to University College Hospital), Euston Road (former Elizabeth Garrett Anderson hospital), College Crescent and New End (both formerly attached to the Royal Free Hospital). The Council therefore protects existing affordable housing against further losses.
- 3.132 The existing affordable housing stock is heavily skewed to 1 or 2-bedroom homes, and overcrowding in the existing stock creates a compelling need for an additional supply of large affordable homes with 3 or more bedrooms. Older accommodation for health service workers often has shared facilities such as kitchens and bathrooms, whereas contemporary demand from key workers is for self-contained accommodation. To take account of this mismatch between supply and demand, the Council seeks to protect affordable housing floorspace rather than each individual affordable home, and will support proposals that adapt affordable homes to fit contemporary and future needs, for example by combining small flats. Where such adaptations take place, the Council will seek to ensure that arrangements are in place to re-house all existing occupiers.
- 3.133 Redevelopment of affordable housing should generally provide new social-affordable rented housing to replace existing social-affordable rented homes, and new intermediate affordable housing to replace existing intermediate homes. Where the existing housing is for key workers or provided in connection with a job, redevelopment should provide for the same group of occupiers unless their needs have been met elsewhere, in which case social-affordable rented housing and intermediate housing will be sought. The Council will consider the mix of replacement affordable housing types flexibly, and seek to address mismatches between supply and demand, having regard to "Policy H4 Maximising the supply of affordable housing". The Council will also be flexible in considering replacement affordable housing on an alternative site provided that

the replacement housing will:

- continue to give occupiers access to public transport, workplaces, shops, and community facilities; and
- contribute to creating a mixed, inclusive and sustainable communities.
- 3.134 The Council's Community Investment Programme (CIP) will involve refurbishment of our estates, and redevelopment in some cases. The programme is a long-term strategy, and will involve relocating some occupiers while their homes are refurbished or redeveloped. Over the course of the programme, there may be redistribution of occupiers and of affordable housing floorspace from one part of an estate to another, or even from one estate to another. The Council will take a strategic approach to estate regeneration, taking into account the potential to attract investment and the benefits of mixed and inclusive communities. We will resist the loss of affordable housing floorspace across the programme as a whole, but may not resist localised or short-term losses provided a strategy is in place for their eventual replacement.
- 3.135 Housing and affordable housing required in association with "Policy H2 Maximising the supply of self-contained housing from mixed-use schemes" and "Policy H4 Maximising the supply of affordable housing" should be provided in addition to any retained or replacement affordable housing arising under "Policy H5 Protecting and improving affordable housing".

### Housing choice and mix

- 3.136 The Council aims to achieve mixed, inclusive and sustainable communities by seeking a range of housing types suitable for households and individuals with different needs. Seeking a range of housing types, sizes, accessibility and affordability will help us deliver the Camden Plan by tackling inequality, creating sustainable and resilient neighbourhoods, improving health and wellbeing and securing a supply of housing suitable for individuals and families on low and middle incomes. Tailoring housing types to people's particular needs will also help us ensure the right housing for Camden's diverse communities in line with the recommendations of the Equality Taskforce.
- 3.137 Development sites in Camden typically cater for fewer than 100 homes, and it will not be feasible to include a very wide range of housing in every development. Where housing is proposed we will prioritise development of self-contained housing in accordance with Policy H1, including affordable housing. We will require new homes to meet standards for internal space and accessibility and provide a mix of dwelling sizes. We will consider the opportunities presented by each site to contribute to the overall mix of housing types required to meet general and particular needs. Given the limited size and high value of development sites in the borough, it will be challenging to deliver some of the housing types needed in Camden, particularly serviced plots for self-build housing and pitches for Camden's traveller community. Consequently, where larger sites do come forward (0.5 ha or greater), we will expect housing development to provide for particular housing needs including the needs of selfbuilders, taking into account the characteristics and constraints of the site and area.
- 3.138 Individual policies in this section of the Plan address the specific housing needs of a number of groups in our community:
  - Policy H6 addresses the overall need for a mix of housing types, the
    particular needs of people with mobility difficulties and wheelchair users, the
    needs of service families, and the needs of people wishing to build their own
    homes:
  - Policy H7 addresses the size of homes (number of bedrooms) needed for large and small families with children, single people, couples and other types of household;
  - Policy H8 addresses homes for older people, homeless people and vulnerable people;
  - Policy H9 addresses the housing needed for students;
  - Policy H11 addresses the accommodation needs of gypsies and travellers and travelling showpeople.